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STATE MS - DESOTO CO.

JAN 26 4 30 PM '99

BK 80 PG 199
W.F. DAVIS JR. CLK.

Loan No: 025700037499
Borrower: LESLIE KAREN WHITE, A SINGLE PERSON

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, James C. Hardy,
Executive Vice President, of MORTGAGE GUARANTY CORPORATION ("Company"),
acting on behalf of the Company, have made, constituted, and appointed and by these presents do make,
constitute, and appoint UNITED COMPANIES LENDING CORPORATION ("Assignee") as the
Company's true and lawful agent and attorney-in-fact, for the Company and in the Company's name, place,
and stead to execute, endorse, acknowledge, and deliver such documents and to take whatever action as
such attorney-in-fact may deem necessary and appropriate for the purpose of negotiating, assigning, and
transferring from the Company to Assignee mortgage notes, mortgages, deeds of trust, and other liens
pertaining to or affecting the following described real property located in DE SOTO County, MS:

SEE EXHIBIT "A" (LEGAL DESCRIPTION) ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES.

which has the address of 7533 CLARK FIELD PLACE, SOUTHAVEN, MS 38671. The Company
hereby gives such attorney-in-fact full power and authority to do and perform all and every act and thing
whatever requisite and necessary to be done in connection with the purpose stated herein as fully to all
intents and purposes as the Company might or could do, hereby ratifying and confirming on behalf of the
Company whatever such attorney-in-fact shall or may do by virtue hereof.

This Limited Power of Attorney shall remain in effect for the purpose stated herein until specifically
revoked in writing. In the event this Limited Power of Attorney is filed or recorded, such written revocation
must be similarly filed or recorded.

IN WITNESS WHEREOF, I have hereunto set my hand this 18th day of January, 1999, in the capacity stated herein.

MORTGAGE GUARANTY CORPORATION

By: [Signature]

James C. Hardy, Executive Vice President
(Typed Name and Title)



0257000374992250

NO. 2305 P. 1/2

JAN 18 1999 3:00PM

NO. 2305 P. 1/2

JAN 18 1999 3:00PM

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CORPORATE ACKNOWLEDGMENT

State of Mississippi §
 County of De Soto §

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the said county and state, on this 18th day of January, 1999, within my jurisdiction, the within named James C. Hardy, who acknowledged that (s)he is Executive Vice President of MORTGAGE GUARANTY CORPORATION, A MISSISSIPPI CORPORATION, and that for and on behalf of said entity, and as its act and deed (s)he executed the above and foregoing instrument, after first having been duly authorized by said entity so to do.

Given under my hand and seal of office on this 18th day of January, 1999.

Witness: _____

Nancy C. Magee
 Notary Public

Witness: _____

Nancy C. Magee
 Typed Name

Attest: _____

My commission expires: _____

MISSISSIPPI STATEWIDE NOTARY PUBLIC
 MY COMMISSION EXPIRES JULY 31, 2002

Prepared by:
 Robertson & Anschutz, P.C.
 2425 West Loop South, Suite 800
 Houston, Texas 77027-4207
 (713) 871-9600

UNITED COMPANIES LENDING CORPORATION
 4041 ESSEN LANE, 4TH FLOOR
 BATON ROUGE, LA 70809

Return To:
 BRIDGFORTH & BUNTIN
 1607 STATELINE RD
 SOUTH HAVEN, MS 38671